

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:	:	
	:	
Joseph W Suarez	:	Case No.: 17-50809
	:	Chapter 13
Debtor(s).	:	Judge John E. Hoffman Jr.
	:	*****
	:	
	:	

RESPONSE TO OBJECTION TO CLAIM (DOCKET # 27)

Now comes PNC Bank, National Association ("Creditor") by and through its attorneys, Manley Deas Kochalski LLC, and responds to the Objection to Claim filed by Joseph W Suarez ("Debtor") on May 1, 2017 at Docket # 27.

Debtor objects to Creditor's Proof of Claim stating that the loan is current. Pursuant to the Real Estate Settlement Procedures Act ("RESPA") as referenced in paragraph three of the Debtor's Mortgage, the escrow account related to Debtor's loan may be required to have a minimum balance. On the date of filing, Debtor's escrow account contained a balance of \$2,708.81. The target balance is \$3,901.17 which is the beginning balance necessary to bring the escrow account at its lowest point during the next 12 months to zero. Therefore, at the time of filing, there was an escrow shortage of \$1,192.36, as reflected in Creditor's Proof of Claim.

WHEREFORE, Creditor respectfully requests that a hearing be set on the matter and that the objection be overruled.

Respectfully submitted,

/s/ Adam B. Hall

Adam B. Hall (0088234)

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Attorneys for Creditor
The case attorney for this file is Adam B.
Hall.
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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Response to Objection to Claim was
electronically through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street,
#200, Columbus, OH 43215

Faye D. English, 10 West Broad Street, Suite 900, Columbus, OH 43215,
faye.english@ch13columbus.com

Ronald Karl Nims, Attorney for Joseph W Suarez, 10172 Windsor Way, Powell, OH 43065,
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and by ordinary U.S. mail on May 17, 2017 addressed to:

Joseph W Suarez, 7840 Overland Trail, Delaware, OH 43015

/s/ Adam B. Hall

Adam B. Hall